

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.



Summary of Financial Statements for the First Quarter of Fiscal 2026 (Under Japanese GAAP)

February 12, 2026

Company name: FinTech Global Incorporated
 Listing: Tokyo Stock Exchange
 Securities code: 8789
 URL: <https://www.fgi.co.jp/en/>
 Representative: Nobumitsu Tamai, President and Chief Executive Officer
 Inquiries: Takashi Senda, Executive Vice President, Senior Executive Officer
 Telephone: +81-3-6456-4600
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: No

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the first quarter of fiscal 2026 (from October 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Revenues		Operating income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
First quarter of fiscal 2026	4,237	9.3	1,449	19.6	1,333	15.6	1,007	18.2
First quarter of fiscal 2025	3,876	12.9	1,211	24.1	1,153	20.9	851	44.5

Note: Comprehensive income For the first quarter of fiscal 2026: ¥1,221 million [54.5%]
 For the first quarter of fiscal 2025: ¥790 million [13.0%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
First quarter of fiscal 2026	5.25	5.21
First quarter of fiscal 2025	4.35	4.32

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
First quarter of fiscal 2026	29,437	12,493	38.7
Fiscal 2025	26,994	12,042	40.3

Reference: Equity

For the first quarter of fiscal 2026: ¥11,395 million

For fiscal 2025: ¥10,869 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal 2025	—	0.00	—	3.00	3.00
Fiscal 2026	—				
Fiscal 2026 (Forecast)		0.00	—	5.00	5.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial forecasts for fiscal 2026 (October 1, 2025 – September 30, 2026)

(Percentages indicate year-on-year changes.)

	Revenues		Operating income		Ordinary profit		Profit attributable to owners of the parent		EPS
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Fiscal 2026	18,200	26.1	4,200	23.3	4,000	23.4	2,700	27.2	14.04

Notes:

1. Change from the latest consolidated financial forecasts: None
2. Forecast has not been made for the first two quarters of fiscal year ending September 30, 2026.

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

(Number of newly consolidated subsidiaries) One (Company name) Hakusan Connect LLC

(2) Adoption of accounting treatment specific to the preparation of consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of December 31, 2025	201,321,700 shares
As of September 30, 2025	201,321,700 shares

(ii) Number of treasury shares at the end of the period

As of December 31, 2025	9,459,353 shares
As of September 30, 2025	9,026,320 shares

(iii) Average number of shares outstanding during the period

(cumulative from the beginning of the fiscal year)

First quarter of fiscal 2026	191,924,623 shares
First quarter of fiscal 2025	195,887,380 shares

* Review of the Japanese-language originals of the attached consolidated financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

(Caution regarding forward-looking statements)

The forward-looking statements included in this summary of financial statements are based on the assumptions, forecasts, and plans of FinTech Global Incorporated (hereafter, “FGI” and “the Company”) as of the date on which this document is made public. The Company’s actual results may differ substantially from such statements due to various risks and uncertainties.

The EPS in the consolidated financial forecasts for fiscal 2026 is calculated using the average number of shares outstanding during the period (192,339,538 shares), reflecting the disposal of treasury stock as restricted shares (647,700 shares) on January 22, 2026, and the disposal of 28,000 shares of treasury stock due to the exercise of stock acquisition rights.

(Method of obtaining supplementary results materials)

Supplementary material on financial results are available on February 12, 2026.

Consolidated Financial Statements
(1) Consolidated Balance Sheets

(Unit: Thousands of yen)

	Fiscal 2025 (As of September 30, 2025)	First Quarter of Fiscal 2026 (As of December 31, 2025)
Assets		
Current assets		
Cash and time deposits	6,632,789	5,504,884
Notes and accounts receivable - trade, and contract assets	1,532,846	1,764,661
Operational investment securities	830,199	3,565,722
Loans receivable, trade	569,765	1,015,315
Real estate for sale	4,102,649	4,103,449
Merchandise	139,147	141,220
Other	1,902,681	1,854,455
Allowance for doubtful accounts	(112,220)	(110,288)
Total current assets	15,597,859	17,839,420
Non-current assets		
Property, plant and equipment		
Buildings and structures	5,249,656	5,267,919
Accumulated depreciation	(1,216,951)	(1,265,484)
Buildings and structures, net	4,032,705	4,002,435
Assets for lease	3,295,574	3,295,574
Accumulated depreciation	(51,067)	(91,238)
Assets for lease, net	3,244,507	3,204,336
Other	1,752,065	2,321,042
Total property, plant and equipment	9,029,277	9,527,815
Intangible fixed assets		
Goodwill	60,005	54,869
Other	75,319	54,184
Total intangible fixed assets	135,324	109,053
Investments and other assets		
Investment in securities	1,173,976	1,331,777
Deferred tax assets	137,492	40,507
Other	954,641	606,711
Allowance for doubtful accounts	(34,443)	(17,611)
Total investments and other assets	2,231,667	1,961,384
Total non-current assets	11,396,270	11,598,253
Total assets	26,994,129	29,437,674

	(Unit: Thousands of yen)	
	Fiscal 2025 (As of September 30, 2025)	First Quarter of Fiscal 2026 (As of December 31, 2025)
Liabilities		
Current liabilities		
Accounts payable - trade	330,693	419,157
Short-term loans payable	3,414,679	3,952,511
Current portion of bonds payable	100,000	100,000
Current portion of long-term loans payable	5,960,439	6,130,520
Income taxes payable	205,333	149,980
Lease obligations	30,052	36,997
Accrued employee bonuses	382,987	223,805
Other	1,816,022	1,637,601
Total current liabilities	12,240,207	12,650,574
Non-current liabilities		
Bonds payable	100,000	50,000
Long-term loans payable	2,068,376	3,541,239
Lease obligations	28,445	89,592
Deferred tax liabilities	17,218	121,228
Retirement benefit liability	203,126	197,034
Other	294,580	294,580
Total non-current liabilities	2,711,747	4,293,675
Total liabilities	14,951,955	16,944,249
Net assets		
Shareholders' equity		
Common stock	5,373,336	5,373,336
Capital surplus	969,796	969,676
Retained earnings	5,301,178	5,731,336
Treasury stock	(906,942)	(954,441)
Total shareholders' equity	10,737,368	11,119,908
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	5,149	130,081
Foreign currency translation adjustment	127,200	145,391
Total accumulated other comprehensive income	132,349	275,473
Share acquisition rights	98,259	100,392
Non-controlling interests	1,074,196	997,650
Total net assets	12,042,174	12,493,424
Total liabilities and net assets	26,994,129	29,437,674

(2) Consolidated Statements of Income and Consolidated Statement of Comprehensive Income
Consolidated Statements of Income

	(Unit: Thousands of yen)	
	First Quarter of Fiscal 2025 (From October 1, 2024 to December 31, 2024)	First Quarter of Fiscal 2026 (From October 1, 2025 to December 31, 2025)
Revenues	3,876,692	4,237,254
Cost of revenues	1,439,864	1,242,822
Gross profit	2,436,828	2,994,431
Selling, general and administrative expenses	1,225,507	1,545,418
Operating income	1,211,321	1,449,012
Non-operating income		
Interest income	5,992	4,601
Dividend income	—	74
Share of profit of entities accounted for using equity method	—	6,737
Other	421	5,055
Total non-operating income	6,413	16,468
Non-operating expenses		
Interest expenses	30,002	61,650
Share of loss of entities accounted for using equity method	2,543	—
Interest expenses on bonds	—	400
Foreign exchange losses	20,654	24,035
Commission expenses	10,724	45,684
Other	164	333
Total non-operating expenses	64,089	132,104
Ordinary profit	1,153,645	1,333,376
Extraordinary income		
Gain on reversal of share acquisition rights	8,162	—
Total extraordinary income	8,162	—
Profit before income taxes	1,161,807	1,333,376
Income taxes - current	42,685	145,076
Income taxes - deferred	208,482	146,401
Total income taxes	251,168	291,477
Profit	910,639	1,041,898
Profit attributable to non-controlling interests	59,015	34,854
Profit attributable to owners of parent	851,623	1,007,044

Consolidated Statement of Comprehensive Income

(Unit: Thousands of yen)

	First Quarter of Fiscal 2025 (From October 1, 2024 to December 31, 2024)	First Quarter of Fiscal 2026 (From October 1, 2025 to December 31, 2025)
Profit	910,639	1,041,898
Other comprehensive income (loss)		
Valuation difference on available-for-sale securities	(12,933)	145,469
Foreign currency translation adjustment	(107,533)	34,721
Share of other comprehensive income of entities accounted for using equity method	679	(599)
Total other comprehensive income	(119,787)	179,591
Comprehensive income	790,852	1,221,489
Comprehensive income attributable to		
owners of the parent	793,593	1,150,168
non-controlling interests	(2,741)	71,321

(3) Notes to Consolidated Financial Statements

(Segment Information)

I. Three months ended December 31, 2024 (October 1, 2024 to December 31, 2024)

1. Information about the amount of revenues, profits or losses pursuant to each reporting segment

(Thousands of yen)

	Reporting Segments					Adjustment (Note1)	Consolidated (Note2)
	Investment Banking	Investment Banking - Aircraft	Public Support Services	Entertainment Services	Total		
Revenues							
Revenues to third party	2,272,425	696,334	121,986	785,946	3,876,692	—	3,876,692
Inter-segment revenues and transfers	25,525	250	3,200	77,467	106,442	(106,442)	—
Total	2,297,951	696,584	125,186	863,413	3,983,135	(106,442)	3,876,692
Segment income (loss)	1,344,942	54,509	(8,777)	159,892	1,550,567	(339,246)	1,211,321

Notes:

1. Adjustment of segment income (loss), at ¥ (339,246) thousand, includes elimination of transactions among segments of ¥54,470 thousand and corporate expenses of ¥ (393,717) thousand, which are not allocatable to reporting segments. Corporate expenses are mainly general and administrative expenses, which do not belong to any reporting segments.
2. Segment income (loss) is reconciled with operating income in the consolidated statements.

II. Three months ended December 31, 2025 (October 1, 2025 to December 31, 2025)

1. Information about the amount of revenues, profits or losses pursuant to each reporting segment

(Thousands of yen)

	Reporting Segments					Adjustment (Note1)	Consolidated (Note2)
	Investment Banking	Investment Banking - Aircraft	Public Support Services	Entertainment Services	Total		
Revenues							
Revenues to third party	2,438,843	729,424	150,905	918,081	4,237,254	—	4,237,254
Inter-segment revenues and transfers	37,259	—	5,100	137,719	180,079	(180,079)	—
Total	2,476,102	729,424	156,005	1,055,800	4,417,333	(180,079)	4,237,254
Segment income (loss)	1,714,051	47,909	(84,993)	158,165	1,835,133	(386,121)	1,449,012

Notes:

1. Adjustment of segment income (loss), at ¥ (386,121) thousand, includes elimination of transactions among segments of ¥66,068 thousand and corporate expenses of ¥ (452,189) thousand, which are not allocatable to reporting segments. Corporate expenses are mainly general and administrative expenses, which do not belong to any reporting segments.
2. Segment income (loss) is reconciled with operating income in the consolidated statements.

2. Changes in reporting segment

Effective from the first quarter of Fiscal 2026, the three reportable segments of “Investment Banking Business”, “Public Management Consulting Business”, “Entertainment Service Business” have been changed into four reportable segments: “Investment Banking”, “Investment Banking - Aircraft”, “Public Support Services”, “Entertainment Services”.

(1) Establishment of “Investment Banking – Aircraft”

In the two years since its launch, the aircraft leasing business within the Investment Banking Business has established its business model, increasing its importance not only quantitatively but also qualitatively. Previously, these operations were managed integrally with an emphasis on synergies with the Investment Banking Business. However, from the first quarter of fiscal 2026, we have sophisticated our governance structure by moving to a decision-making system based on independent budgeting and performance management. In addition, revenue recognition methods differ between the gains on aircraft sales and investment income from other Investment Banking Business, resulting in significant differences in indicators such as cost of revenues ratios.

Based on the above, to more clearly reflect management reporting categories and enhance the transparency of the consolidated financial statements, the “Aviation Business”, including aircraft leasing, has been carved out from the “Investment Banking Business” and established as the “Investment Banking – Aircraft”.

(2) Consolidation and Reorganization into “Public Support Services”

In the Public Consulting Business, requests from local entities are increasingly shifting from consulting services to operational outsourcing. In addition, in the “Renewable Energy Facility Development and Management”, which was previously an internal sub-segment of the “Investment Banking Business”, we plan to support electric power businesses involving local entities in the future. In light of these factors, we have consolidated and reorganized these businesses into “Public Support Services”.

(3) Changes in Segment Names

We have simplified the segment names, changing “Investment Banking Business” to “Investment Banking” and “Entertainment Service Business” to “Entertainment Services”.

The segment information for the first quarter of Fiscal 2025 has been restated to conform to the new segment classification.

(Notes on Significant Change in Shareholders’ Equity)

Not applicable.

(Assumption of Going Concern)

Not applicable.

(Quarterly consolidated statements of cash flows)

Quarterly consolidated statements of cash flows were not prepared for the first quarter of fiscal 2026. “Depreciation” (including amortization of intangible fixed assets other than goodwill) and “Amortization of goodwill” for the first quarter of the fiscal 2025 and 2026 were as follows:

	(Thousands of yen)	
	First Quarter of Fiscal 2025	First Quarter of Fiscal 2026
	(From October 1, 2024 to December 31, 2024)	(From October 1, 2025 to December 31, 2025)
Depreciation	107,948	139,060
Amortization of goodwill	6,444	6,772

(Subsequent Events)

Not applicable.